

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
NEWPORT NEWS DIVISION**

In re: BUCK, DAVID PAUL  
BUCK, AMY DENISE

§ Case No. 17-51549-SCS

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Clara P. Swanson, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$205,282.57</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$30,536.57</u>
Total Distribution to Claimants: <u>\$6,272.67</u>	Claims Discharged Without Payment: <u>\$56,493.37</u>
Total Expenses of Administration: <u>\$1,669.65</u>	

3) Total gross receipts of \$ 13,840.32 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 5,898.00 (see **Exhibit 2** ), yielded net receipts of \$7,942.32 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$138,888.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,669.65	1,669.65	1,669.65
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	128,585.03	79,643.42	62,766.04	6,272.67
<b>TOTAL DISBURSEMENTS</b>	\$267,473.03	\$81,313.07	\$64,435.69	\$7,942.32

4) This case was originally filed under Chapter 7 on November 06, 2017.  
The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/02/2019 By: /s/Clara P. Swanson  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Inheritance from father's estate	1290-000	13,840.32
<b>TOTAL GROSS RECEIPTS</b>		<b>\$13,840.32</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
David Paul BUCK	Exemption Buck Estate	8100-002	5,898.00
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$5,898.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED-1	Wells Fargo Bank	4110-000	22,296.00	N/A	N/A	0.00
NOTFILED-1	New Pennfinn Shellpoint Mortga	4110-000	85,523.00	N/A	N/A	0.00
NOTFILED-1	Ally Financial	4110-000	22,251.00	N/A	N/A	0.00
NOTFILED-1	Langley Federal Credit Union	4110-000	8,818.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$138,888.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Clara P. Swanson	2100-000	N/A	1,544.23	1,544.23	1,544.23
Trustee Expenses - Clara P. Swanson	2200-000	N/A	74.04	74.04	74.04

Other - Rabobank, N.A.	2600-000	N/A	5.00	5.00	5.00
Other - Rabobank, N.A.	2600-000	N/A	5.29	5.29	5.29
Other - Rabobank, N.A.	2600-000	N/A	12.11	12.11	12.11
Other - Rabobank, N.A.	2600-000	N/A	10.59	10.59	10.59
Other - INSURANCE PARTNERS AGENCY, INC.	2300-000	N/A	7.43	7.43	7.43
Other - Rabobank, N.A.	2600-000	N/A	10.96	10.96	10.96
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,669.65	\$1,669.65	\$1,669.65

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	-1 DISCOVER BANK	7100-000	7,695.00	7,456.73	0.00	0.00
2	-1 CAVALRY SPV I, LLC	7100-000	846.00	846.16	0.00	0.00
3	-1 PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	834.00	834.31	0.00	0.00
4	-1 PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	18,866.00	18,886.30	18,886.30	1,887.45
5	-1 US DEPARTMENT OF EDUCATION	7100-000	38,208.00	38,457.35	38,457.35	3,843.32
6	-1 AMERICAN EXPRESS NATIONAL BANK	7100-000	1,021.00	1,021.93	1,021.93	102.13
7	-1 WELLS FARGO BANK, N.A.	7100-000	4,400.00	4,400.46	4,400.46	439.77
8	-1 WELLS FARGO BANK, N.A.	7100-000	4,377.00	4,377.99	0.00	0.00

9	-1 DIRECTV, LLC	7100-000	511.00	105.20	0.00	0.00
10	-1 PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	2,957.00	2,957.96	0.00	0.00
11	-1 QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	299.00	299.03	0.00	0.00
NOTFILED-1	Bank of America	7100-000	377.00	N/A	N/A	0.00
NOTFILED-1	Best Buy	7100-000	1,346.00	N/A	N/A	0.00
NOTFILED-1	Barclay Bank	7100-000	1,984.00	N/A	N/A	0.00
NOTFILED-1	Great Lakes Higher Education	7100-000	38,208.00	N/A	N/A	0.00
NOTFILED-1	Victoria's Secret	7100-000	2,024.03	N/A	N/A	0.00
NOTFILED-1	Chase	7100-000	2,677.00	N/A	N/A	0.00
NOTFILED-1	Chase	7100-000	1,366.00	N/A	N/A	0.00
NOTFILED-1	Chase	7100-000	589.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$128,585.03</b>	<b>\$79,643.42</b>	<b>\$62,766.04</b>	<b>\$6,272.67</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 17-51549-SCS  
**Case Name:** BUCK, DAVID PAUL  
 BUCK, AMY DENISE  
**Period Ending:** 07/02/19

**Trustee:** (660110) Clara P. Swanson  
**Filed (f) or Converted (c):** 11/06/17 (f)  
**§341(a) Meeting Date:** 12/11/17  
**Claims Bar Date:** 05/16/18

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	103 Kelsey Road, Williamsburg, VA 23185-0000 Ent Imported from original petition Doc# 1	150,000.00	0.00		0.00	FA
2	Savings: Langley Federal Credit Union Imported from original petition Doc# 1	200.00	0.00		0.00	FA
3	Checking: Town Bank Imported from original petition Doc# 1	70.00	0.00		0.00	FA
4	Checking: Wells Fargo Imported from original petition Doc# 1	800.00	0.00		0.00	FA
5	stove \$300.00; refrigerator \$350.00; dishwasher Imported from original petition Doc# 1	3,500.00	0.00		0.00	FA
6	TV \$100.00; computer \$200.00 Imported from original petition Doc# 1	300.00	0.00		0.00	FA
7	Debtor Husband wearing apparel Imported from original petition Doc# 1	500.00	0.00		0.00	FA
8	Debtor wife wearing apparel Imported from original petition Doc# 1	500.00	0.00		0.00	FA
9	wedding set Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
10	misc. costume jewelry Imported from original petition Doc# 1	350.00	0.00		0.00	FA
11	401K: BB&T 401K Imported from original petition Doc# 1	22,439.57	0.00		0.00	FA
12	Wags & Whiskers Pet Sitting Services, LLC, 100% Imported from original petition Doc# 1	10.00	0.00		0.00	FA
13	2017 Income tax to be filed in 2018: Federal Imported from original petition Doc# 1	1.00	0.00		0.00	FA
14	2017 Income Tax to be filed in 2018: State Imported from original petition Doc# 1	1.00	0.00		0.00	FA
15	1/5 Interest in Estate of Aubrey Buck (property Imported from original petition Doc# 1	1.00	0.00		0.00	FA
16	2015 Jeep Wrangler, 67000 miles. Entire property	19,000.00	0.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 17-51549-SCS

Trustee: (660110) Clara P. Swanson

Case Name: BUCK, DAVID PAUL  
BUCK, AMY DENISE

Filed (f) or Converted (c): 11/06/17 (f)

§341(a) Meeting Date: 12/11/17

Period Ending: 07/02/19

Claims Bar Date: 05/16/18

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Imported from original petition Doc# 1					
17 2010 Mercury Milan, 107138 miles. Entire propert Imported from original petition Doc# 1	3,750.00	0.00		0.00	FA
18 2006 Saturn VUE, 21400 miles, Debtor not in poss Imported from original petition Doc# 1	2,000.00	1,999.00		0.00	FA
19 1997 Mercury Grand Marquis, 72131 miles. Entire Imported from original petition Doc# 1	550.00	0.00		0.00	FA
20 1990 Ford Ranger, 131688 miles. Entire property Imported from original petition Doc# 1	300.00	0.00		0.00	FA
21 3 dogs and 5 cats (not for sale or breeding) Imported from original petition Doc# 1	10.00	0.00		0.00	FA
22 Inheritance from father's estate (u)	6,670.66	6,670.66		13,840.32	FA
<b>22 Assets Totals (Excluding unknown values)</b>	<b>\$211,953.23</b>	<b>\$8,669.66</b>		<b>\$13,840.32</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Waiting for remainder of inheritance  
 Received debtor's share of inheritance 11-08-18  
 Received final disriubtion of debtor's share of inheritance 12-28-18  
 Debtor amended his exemptions 4-2-19  
 Paid debtor his \$5898 exemption 4-5-19

Initial Projected Date Of Final Report (TFR): February 12, 2019

Current Projected Date Of Final Report (TFR): May 21, 2019 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 17-51549-SCS

Case Name: BUCK, DAVID PAUL  
BUCK, AMY DENISE

Taxpayer ID #: \*\*-\*\*\*3901

Period Ending: 07/02/19

Trustee: Clara P. Swanson (660110)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*1266 - Checking Account

Blanket Bond: \$3,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/08/18	{22}	Estate of Fleming A Buck Sr. Joanna B Trentham adm exe or pe	Inheritance	1290-000	6,670.06		6,670.06
11/08/18	{22}	Estate of Fleming A Buck Sr. Joanna B Trentham adm exe or pe	Inheritance	1290-000	0.60		6,670.66
11/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	6,665.66
12/28/18	{22}	Bank Of America	Distribution to Heirs re-Closing Expenses & Distribution	1290-000	7,169.66		13,835.32
12/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.29	13,830.03
01/31/19		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.11	13,817.92
02/28/19		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.59	13,807.33
03/05/19	101	INSURANCE PARTNERS AGENCY, INC.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/05/2019 FOR CASE #17-51549, Bond Payment	2300-000		7.43	13,799.90
03/29/19		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.96	13,788.94
04/05/19	102	David Paul BUCK	Exemption Buck Estate	8100-002		5,898.00	7,890.94
04/30/19		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.14	7,880.80
05/10/19		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		-10.14	7,890.94
06/17/19	103	Clara P. Swanson	Dividend paid 100.00% on \$74.04, Trustee Expenses; Reference:	2200-000		74.04	7,816.90
06/17/19	104	Clara P. Swanson	Dividend paid 100.00% on \$1,544.23, Trustee Compensation; Reference:	2100-000		1,544.23	6,272.67
06/17/19	105	PORTFOLIO RECOVERY ASSOCIATES, LLC	Dividend paid 9.99% on \$18,886.30; Claim# 4 -1; Filed: \$18,886.30; Reference:	7100-000		1,887.45	4,385.22
06/17/19	106	US DEPARTMENT OF EDUCATION	Dividend paid 9.99% on \$38,457.35; Claim# 5 -1; Filed: \$38,457.35; Reference:	7100-000		3,843.32	541.90
06/17/19	107	AMERICAN EXPRESS NATIONAL BANK	Dividend paid 9.99% on \$1,021.93; Claim# 6 -1; Filed: \$1,021.93; Reference:	7100-000		102.13	439.77
06/17/19	108	WELLS FARGO BANK, N.A.	Dividend paid 9.99% on \$4,400.46; Claim# 7 -1; Filed: \$4,400.46; Reference:	7100-000		439.77	0.00

**ACCOUNT TOTALS****13,840.32****13,840.32****\$0.00**

Less: Bank Transfers

0.00

0.00

**Subtotal****13,840.32****13,840.32**

Less: Payments to Debtors

5,898.00

**NET Receipts / Disbursements****\$13,840.32****\$7,942.32**



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 17-51549-SCS  
**Case Name:** BUCK, DAVID PAUL  
 BUCK, AMY DENISE  
**Taxpayer ID #:** \*\*-\*\*\*3901  
**Period Ending:** 07/02/19

**Trustee:** Clara P. Swanson (660110)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1266 - Checking Account  
**Blanket Bond:** \$3,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	13,840.32
Less Payments to Debtor :	5,898.00
Net Estate :	\$7,942.32

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****1266	13,840.32	7,942.32	0.00
	<b>\$13,840.32</b>	<b>\$7,942.32</b>	<b>\$0.00</b>